

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)	
STEPHEN J. NEAL, SR. and)	
LORI A. NEAL,)	
)	Bankruptcy Case No. 13-22174
Debtors.)	
STEPHEN J. NEAL, SR. and)	Chapter 13
LORI A. NEAL,)	
Movants,)	Doc. No. ____
)	
v.)	
)	
No Respondent.)	

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

_____ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

_____ Summary of Schedules

X Schedule A - Real Property

X Schedule B - Personal Property

X Schedule C - Property Claimed as Exempt

_____ Schedule D - Creditors holding Secured Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

X Schedule G - Executory Contracts and Unexpired Leases

Check one:

_____ Creditor(s) added

_____ NO creditor(s) added

_____ Creditor(s) deleted

_____ Schedule H - Codebtors

X Schedule I - Current Income of Individual Debtor(s)

_____ Schedule J - Current Expenditures of Individual Debtor(s)

_____ Statement of Financial Affairs

_____ Chapter 7 Individual Debtor's Statement of Intention

_____ Chapter 11 List of Equity Security Holders

_____ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims

_____ Disclosure of Compensation of Attorney for Debtor

_____ Other: _____

Pursuant to Fed.R.Bankr.P. 1009(a) and Local Bankruptcy Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the U.S. Trustee, the trustee in this case, and to entities affected by the amendment as follows:

By electronic mail via the PACER system:

Office of the United States Trustee
ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour
cmecf@chapter13trusteedpa.com

Paul R. Yagelski on behalf of Creditor Rimco Properties
pryagelski@rothmangordon.com, jdmeyers@rothmangordon.com

Date: September 25, 2013

/s/ Aurelius Robleto
Aurelius P. Robleto
PA ID No. 94633
239 Fourth Avenue
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Pittsburgh, PA 15222
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apr@robletolaw.com

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

In re Stephen J. Neal, Sr. & Lori A. Neal Case No. 13-22174
Debtor (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
Total			0.00	

(Report also on Summary of Schedules.)

In re Stephen J. Neal, Sr. & Lori A. Neal

Case No. 13-22174

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash	J	25.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Citizen's Bank Checking Fifth Third Bank Savings (children's savings account - possessory interest only)	H J	500.00 60.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		2 couches, 3 tvs, 5 beds, dining room table, cesk, computer	J	500.00
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Baseball cards	H	50.00
6. Wearing apparel.		Clothes (H) Clothes (W)	H W	250.00 250.00
7. Furs and jewelry.		Wedding set Wedding band	W H	1,000.00 1,000.00
8. Firearms and sports, photographic, and other hobby equipment.		Remington 870 Shotgun	J	300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Met Life Insurance Policy (death benefit \$317,000)	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

In re Stephen J. Neal, Sr. & Lori A. Neal

Case No. 13-22174

Debtor

(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) - Duquesne Light Vanguard Fund	H	7,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		Lawn Tractor	J	500.00
		2005 330 XI BMW	H	11,407.00
		2003 Ford Excursion	H	6,039.00
26. Boats, motors, and accessories.	X			

In re Stephen J. Neal, Sr. & Lori A. Neal Case No. 13-22174
Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Mobile Home 91 Delaware Drive Cheswick, PA 15124	J	37,100.00
0 continuation sheets attached Total				\$ 65,981.00

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules.)

In re Stephen J. Neal, Sr. & Lori A. Neal

Case No. 13-22174

Debtor

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)☐ Check if debtor claims a homestead exemption that exceeds \$155,675*.☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	12.50 12.50	25.00
Citizen's Bank Checking	(Husb)11 U.S.C. 522(d)(5)	500.00	500.00
Fifth Third Bank Savings (children's savings account - possessory interest only)	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	30.00 30.00	60.00
2 couches, 3 tvs, 5 beds, dining room table, cesk, computer	(Husb)11 U.S.C. 522(d)(3) (Wife)11 U.S.C. 522(d)(3)	250.00 250.00	500.00
Baseball cards	(Husb)11 U.S.C. 522(d)(5)	50.00	50.00
Clothes (H)	(Husb)11 U.S.C. 522(d)(3)	250.00	250.00
Clothes (W)	(Wife)11 U.S.C. 522(d)(3)	250.00	250.00
Wedding set	(Wife)11 U.S.C. 522(d)(4)	1,000.00	1,000.00
Wedding band	(Husb)11 U.S.C. 522(d)(4)	1,000.00	1,000.00
Remington 870 Shotgun	(Husb)11 U.S.C. 522(d)(5) (Wife)11 U.S.C. 522(d)(5)	150.00 150.00	300.00
401(k) - Duquesne Light Vanguard Fund	(Husb)11 U.S.C. 522(d)(12)	7,000.00	7,000.00
Lawn Tractor	(Wife)11 U.S.C. 522(d)(5)	500.00	500.00
2005 330 XI BMW	(Husb)11 U.S.C. 522(d)(2) (Husb)11 U.S.C. 522(d)(5)	3,675.00 7,732.00	11,407.00
Mobile Home	(Husb)11 U.S.C. 522(d)(1) (Wife)11 U.S.C. 522(d)(1)	0.00 0.00	37,100.00

*Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Stephen J. Neal, Sr. & Lori A. Neal

Case No. 13-22174

Debtor

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Why Not Lease It, LLC DBA Whynotleaseit 169 South River Road, Suite 18 Bedford, NH 03110	Tractor
Rimco Financial Services 100 Sandune Drive Pittsburgh, PA 15239	Land contract

B6I (Official Form 6I) (12/07)In re Stephen J. Neal, Sr. & Lori A. NealCase 13-22174

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <u>Married</u>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <u>daughter, son, son, son</u>	AGE(S): <u>13, 10, 8, 7</u>
Employment:	DEBTOR	SPOUSE
Occupation	<u>Net Operator</u>	<u>Unemployed</u>
Name of Employer	<u>Duquesne Light</u>	
How long employed		
Address of Employer	<u>411 7th Ave.</u>	
	<u>Pittsburgh, PA 15219</u>	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ <u>5,538.00</u>	\$ <u>0.00</u>
2. Estimated monthly overtime	\$ <u>1,245.83</u>	\$ <u>0.00</u>
3. SUBTOTAL	\$ <u>6,783.83</u>	\$ <u>0.00</u>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ <u>1,471.10</u>	\$ <u>0.00</u>
b. Insurance	\$ <u>390.80</u>	\$ <u>0.00</u>
c. Union Dues	\$ <u>69.98</u>	\$ <u>0.00</u>
d. Other (Specify: <u>(D)local taxes, 401(k), Ch 13 pmt., vac buy, 401(k) loan</u>)	\$ <u>3,072.76</u>	\$ <u>0.00</u>
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>5,004.64</u>	\$ <u>0.00</u>
6.. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>1,779.19</u>	\$ <u>0.00</u>
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
8. Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
9. Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
11. Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
12. Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
13. Other monthly income _____ (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0.00</u>	\$ <u>0.00</u>
15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)	\$ <u>1,779.19</u>	\$ <u>0.00</u>
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)	\$ <u>1,779.19</u>	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None